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AUTHOR Apling, Richard N.  
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## ABSTRACT

This report examines "non-traditional" students in higher education and their characteristics, the types of institutions they attend, and their participation in federal student aid programs. Using data from the "National Postsecondary Student Aid Survey of 1986" the study compares five groups of "non-traditional" students with data for all undergraduates and for "traditional" students. The five groups of "non-traditional" students include students who are independent of their parents' support, part-time students, "older" students (24 years and older), students without high school diplomas, and students who are single parents. Highlights of the report's findings indicate that there is considerable overlap between categories of "nontraditional" students; that 81 percent of single-parent students are women, 42 percent are members of minority groups, and 71 percent have incomes below \$15,000; that independent students overall tend to have lower family incomes compared with dependent students; that "nontraditional" students are most likely to attend public community colleges (63 percent of part-time students are enrolled at community colleges), and that "nontraditional" students participate at different rates in federal student aid programs (i.e., one-third of independent students receive some Title IV aid while 12 percent of part-time students receive Title IV aid). Included are 6 tables and 15 references. (JB)

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# CRS Report for Congress

## "Nontraditional" Students Attending Postsecondary Institutions

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Richard N. Apling  
Specialist in Social Legislation  
Education and Public Welfare Division

June 13, 1991

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# **"NONTRADITIONAL" STUDENTS ATTENDING POSTSECONDARY INSTITUTIONS**

## **SUMMARY**

This report discusses five groups of "nontraditional" postsecondary students: students who are independent of their parents' support, part-time students, "older" students (24 years and older), students without a high school diploma or equivalent credentials, and students who are single parents. Students who might be considered "nontraditional" make up more than half of all undergraduates.

This report discusses several aspects of "nontraditional" students: overlaps among categories of these students (e.g., how many independent students also attend school part-time); demographic characteristics of "nontraditional" students with respect to gender, ethnicity, and income; types of postsecondary institutions "nontraditional" students attend and how many of these students work for pay while attending these institutions; "nontraditional" students' participation in Federal student aid programs under title IV of the HEA of 1965, as amended; and trends over time in program participation rates. Most sections of the report compare data on "nontraditional" students with data for all undergraduates and for "traditional" students. Most of the data reported here come from the *National Postsecondary Student Aid Survey of 1986 (NPSAS 86)*.

Data from the *NPSAS 1986* and other sources indicate that:

- There is considerable overlap between categories of "nontraditional" students. For example, 60 percent of all independent students also are part-time students, and 85 percent of students who are single parents also are 24 years old or older.
- Eighty-one percent of single-parent students are women, 42 percent are members of minority groups, and 71 percent of independent single-parent students have incomes below \$15,000.
- Independent students overall tend to have lower family incomes compared with dependent students: 48 percent of independent students have incomes below \$15,000 while 18 percent of dependent students have income below that level.
- "Nontraditional" students are most likely to attend public community colleges: for example, 63 percent of part-time students are enrolled at community colleges.
- "Nontraditional" students participate at different rates in Federal student aid programs. For example, one-third of independent students receive some title IV aid while 12 percent of part-time students receive title IV aid. Differences in participation rates are due in part to differences in cost of attendance.

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# **'NONTRADITIONAL' STUDENTS ATTENDING POSTSECONDARY INSTITUTIONS**

## **INTRODUCTION AND OVERVIEW**

Recently, William Raspberry, a nationally syndicated columnist, told about his and his family's pride when his wife completed her BA degree.

Those . . . who followed the traditional route--going directly from high school to college as a matter of course--may have trouble understanding how we could get so excited about something as routine (for a middle-class family) as a bachelor's degree. But if you or members of your family have overcome fears of atrophied skills, taken up something truly difficult and made a howling success of it, you'll understand why we are so proud.<sup>1</sup>

Mrs. Raspberry's experience is not unique. There is a growing realization that large numbers of "nontraditional" students attend postsecondary institutions. At some institutions, students who might be considered "nontraditional" make up half or more of the student body.

Nontraditional can mean many things. This report discusses five groups of students: independent students,<sup>2</sup> part-time students,<sup>3</sup> "older" students (24 years and older), students without a high school diploma or equivalent credentials, and students who are single parents. Data from the *National Postsecondary Student Aid Survey (NPSAS 86)* indicate that, of the 11 million undergraduates enrolled in postsecondary institutions in the fall of 1986:<sup>4</sup>

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<sup>1</sup>Raspberry, William. My Wife the Graduate. *The Washington Post*, May 15, 1991. p. A19.

<sup>2</sup>Although the statutory definition of independent student has changed over time, in general, an independent student is considered independent of his or her parents' financial support for the purposes of determining eligibility for Federal student aid.

<sup>3</sup>Data reported here on part-time students use the definition of each student's institution to determine whether a student was part-time or full-time.

<sup>4</sup>As discussed below, there is considerable overlap among these groups of "nontraditional" students. For example, a majority of independent students also attend school part-time.

- 4.1 million were independent;
- 4.2 million attended school part-time;
- 4.4 million were 24 years old or older;
- 272,000 had no high school diploma or equivalent; and
- 445,000 were single parents.

Less than one-half of all undergraduates (4.8 million or 43 percent) fit into none of these categories. That is, they were dependent on their parents for financial support; they attended an institution full-time; they were younger than 24; they had earned a high school diploma or equivalent; and they were not single parents. At various points in this report, this group of "traditional" postsecondary students serves as a useful comparison group.

This report discusses several characteristics of "nontraditional" students. First, it examines overlaps among categories of these students (e.g., how many independent students also attend school part-time). Next, the report analyzes demographic characteristics of "nontraditional" students with respect to gender, ethnicity, and income. Then, the report discusses what types of postsecondary institutions "nontraditional" students attend and how many of these students work for pay while attending these institutions. Finally, the report discusses how many "nontraditional" students participate in Federal student aid under title IV of the Higher Education Act (HEA) of 1965, as amended, and concludes with trends in program participation rates. Most sections of the report compare data on "nontraditional" students with data for all undergraduates and for "traditional" students. Most of the data reported here come from the *NPSAS 86*.<sup>5</sup>

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<sup>5</sup>Several caveats should be considered in evaluating results from *NPSAS*. First, these data are for the fall of 1986, and much has changed in higher education since they were collected. Perhaps most notably, changes in the Higher Education Act resulting from the 1986 reauthorization went into effect after the *NPSAS* data were collected. For example, the definition of independent student was changed by the reauthorization; thus data on independent students from *NPSAS 86* are based on the definition under prior law. The U.S. Department of Education (ED) is completing work on a follow-up to *NPSAS* based on 1989-1990 data. At this time, data on overall student characteristics are not available from that survey. Thus *NPSAS 86* remains the best source of information for this analytic purpose. A second caveat is that *NPSAS* provides data on students for one point-in-time. This poses little difficulty in estimating data for schools with 2- and 4-year programs. However, underestimates may result for schools with programs shorter than 1 year, which often enroll more than one class of students in a year. A school offering a 6-month program, for example, might enroll one class in January and another class in July. Estimates based on fall enrollments could miss one-half or more

(continued...)



## OVERLAP AMONG GROUPS OF "NONTRADITIONAL" STUDENTS

There are overlaps among these groups of "nontraditional" students. For example, many older students attend part-time (since they are more likely to have jobs and families to support) and large numbers of students who are single parents are also 24 or older. Table 1 contains percentage overlaps between various classifications of "nontraditional" students. The first row in the table shows percentages of 1986 undergraduates who fall into five categories of "nontraditional" students. Each successive row shows a profile of a particular group of "nontraditional" students. For example, 79 percent of students who are single parents are also independent of their parents' financial support (at least for purposes of determining eligibility for Federal student financial aid). Approximately one-half of single-parent students attend school part-time. Eighty-five percent are 24 years old or older. Seven percent had earned neither a high school diploma or its equivalent.

Comparing each row in table 1 with undergraduates in general (the first row of the table) helps to place these profiles of "nontraditional" students in a broader context. Thus, for example, students who are single parents are more than twice as likely also to be independent as are undergraduates in general. Single-parent students are somewhat more likely to be part-time students. They are more than twice as likely to be older students. And they are more than three times as likely as undergraduates in general not to have earned a high school diploma, high school certificate of completion, or GED.

## CHARACTERISTICS OF "NONTRADITIONAL" STUDENTS

Another perspective on "nontraditional" students is their demographic backgrounds. Table 2 shows the percentages of "nontraditional" students who are female or male; who are white or a minority group member; and who fall into one of six income categories. For comparison, the table also contains these data for all undergraduates and for "traditional" students--those who fit none of the definitions of "nontraditional" students used in this report.

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<sup>b</sup>(...continued)

of the school's students. This is a particular problem for estimating enrollments for proprietary schools and some public less-than-2-year institutions that offer short-term training. A third caveat is sampling error. Data from a sample survey such as NPSAS are subject to sampling error or random fluctuation resulting from the sampling process. We have used statistical techniques to estimate NPSAS sampling error. All comparisons reported here are statistically significant (at the .05 level) unless stated otherwise.

All data reported here are based on "undergraduate" students, which include anyone enrolled in a baccalaureate program or less-than-baccalaureate program such as an associate degree program at a community college. Graduate students and students pursuing professional postbaccalaureate degrees such as medical and law school students are excluded.



**TABLE 1. Overlaps Among Types of "Nontraditional" Students**

| <b>Students<br/>who are:</b>           | <b>And are:</b>    |                       |                        |  |                           |
|--|--------------------|-----------------------|------------------------|--|---------------------------|
|  | <b>Independent</b> | <b>Part-<br/>time</b> | <b>24 or<br/>older</b> | <b>No HS diploma<br/>or equivalent</b> | <b>Single<br/>parents</b> |
| <b>Undergraduates</b>                  | 37%                | 38%                   | 40%                    | 2%                                     | 4%                        |
| <b>Independent</b>                     | --                 | 60                    | 84                     | 4                                      | 8                         |
| <b>Part-time</b>                       | 58                 | --                    | 67                     | 3                                      | 5                         |
| <b>24 or older</b>                     | 78                 | 64                    | --                     | 4                                      | 9                         |
| <b>No HS diploma<br/>or equivalent</b> | 63                 | 52                    | 67                     | --                                     | 11                        |
| <b>Single parent</b>                   | 79                 | 51                    | 85                     | 7                                      | --                        |

**Source:** Congressional Research Service analysis of *National Postsecondary Student Aid Survey Data (1986)*.

Data in table 2 suggest that some groups of "nontraditional" students resemble "traditional" students in certain respects. For example, 57 percent of "traditional" students are women compared to 61 percent of independent students. The major contrast in this respect is that 81 percent of all undergraduates who are single-parent students are women.

Racial and ethnic breakdowns reveal only small differences between "traditional" students (18 percent are minority group members) and independent, part-time, and older students. On the other hand, there are striking contrasts between percentages of "traditional" students who are minorities and students without a high school degree or equivalent (47 percent minority) and single-parent students (42 percent minority).

Data in table 2 indicate important differences in income levels of "traditional" and many "nontraditional" students. Income data for dependent and independent students are displayed separately because independent students are much more likely to have lower incomes: in 1986-87, 48 percent of independent students and 18 percent of dependent students had family incomes below \$15,000.

Two groups of "nontraditional" students--those without high school diplomas or the equivalent and single-parent students--are more likely than other students to fall into the lowest income categories. While 18 percent of all dependent undergraduates had family incomes below \$15,000, 39 percent of dependent students without a high school diploma and 43 percent of single-

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parent students fell below this income level. Similarly 61 percent of independent students without a high school diploma or equivalent and 71 percent of single-parent students had incomes below \$15,000.<sup>6</sup>

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<sup>6</sup>Independent part-time students appear to have somewhat higher income levels than other "nontraditional" students. This is in part because more of these students work, as discussed below.

**TABLE 2. Background Characteristics of "Traditional" and "Nontraditional" Students**

| <b>Student characteristic</b>          | <b>All under-graduates</b> | <b>Independent</b> | <b>Part-time</b> | <b>24 or older</b> | <b>No HS diploma or equivalent</b> | <b>Single parents</b> | <b>"Traditional" students</b> |
|--|----------------------------|--------------------|------------------|--------------------|------------------------------------|-----------------------|-------------------------------|
| <b>Gender</b>                          |                            |                    |                  |                    |                                    |                       |                               |
| <b>Female</b>                          | 55%                        | 61%                | 54%              | 59%                | 53%                                | 81%                   | 57%                           |
| <b>Male</b>                            | 45                         | 39                 | 46               | 41                 | 47                                 | 19                    | 47                            |
| <b>Race/ethnicity</b>                  |                            |                    |                  |                    |                                    |                       |                               |
| <b>Black</b>                           | 9                          | 11                 | 9                | 11                 | 15                                 | 26                    | 8                             |
| <b>Hispanic</b>                        | 7                          | 7                  | 8                | 7                  | 19                                 | 13                    | 5                             |
| <b>Other</b>                           | 6                          | 6                  | 6                | 6                  | 13                                 | 3                     | 5                             |
| <b>White</b>                           | 78                         | 76                 | 77               | 75                 | 53                                 | 58                    | 82                            |
| <b>Dependent student family income</b> |                            |                    |                  |                    |                                    |                       |                               |
| <b>Under \$5,000</b>                   | 5                          | na                 | 6                | 8                  | 19                                 | 14                    | 4                             |
| <b>\$5,000 to \$9,999</b>              | 6                          | na                 | 6                | 7                  | 11                                 | 15                    | 5                             |
| <b>\$10,000 to \$14,999</b>            | 7                          | na                 | 7                | 9                  | 9                                  | 14                    | 6                             |
| <b>\$15,000 to \$24,999</b>            | 15                         | na                 | 16               | 16                 | 17                                 | 22                    | 15                            |
| <b>\$25,000 to \$49,999</b>            | 41                         | na                 | 43               | 40                 | 27                                 | 26                    | 41                            |
| <b>\$50,000 or more</b>                | 26                         | na                 | 21               | 19                 | 17                                 | 10                    | 73                            |
| <b>Independent student income</b>      |                            |                    |                  |                    |                                    |                       |                               |
| <b>Under \$5,000</b>                   | 24                         | 24                 | 16               | 20                 | 34                                 | 32                    | na                            |
| <b>\$5,000 to \$9,999</b>              | 13                         | 13                 | 8                | 11                 | 16                                 | 25                    | na                            |
| <b>\$10,000 to \$14,999</b>            | 11                         | 11                 | 10               | 11                 | 11                                 | 14                    | na                            |
| <b>\$15,000 to \$24,999</b>            | 19                         | 19                 | 21               | 20                 | 18                                 | 19                    | na                            |
| <b>\$25,000 to \$49,999</b>            | 26                         | 26                 | 34               | 30                 | 20                                 | 8                     | na                            |
| <b>\$50,000 or more</b>                | 7                          | 7                  | 10               | 8                  | low n                              | low n                 | na                            |

**NOTE:** NA means "not applicable". "Low n" indicates that the sample size for that category is too small to produce a reliable estimate.

**Source:** Congressional Research Service analysis of *National Postsecondary Student Aid Survey (1986)* data.

## **WHERE DO 'NONTRADITIONAL' STUDENTS GO TO SCHOOL?**

Table 3 indicates that "nontraditional" students are concentrated in public community colleges. While community colleges enrolled about 37 percent of all students in the fall of 1986, they enrolled:

- 51 percent of all independent students;
- 63 percent of all part-time students;
- 54 percent of all students older than 24;
- 52 percent of all students without diplomas or equivalent; and
- 53 percent of all single-parent students.

In addition, proprietary schools, which enrolled 5 percent of undergraduates in the fall of 1986, enrolled 21 percent of all postsecondary students without a high school diploma or equivalent. For comparison, 18 percent of "traditional" students attend community colleges while more than 75 percent of these students attend either public or private 4-year institutions.

**TABLE 3. Types of Institutions that "Traditional" and "Nontraditional" Students Attend**

| <b>Type of institution</b> | <b>All under-graduates</b> | <b>Independent</b> | <b>Part-time</b> | <b>24 or older</b> | <b>No HS diploma or equivalent</b> | <b>Single parents</b> | <b>"Traditional" students</b> |
|----------------------------|----------------------------|--------------------|------------------|--------------------|------------------------------------|-----------------------|-------------------------------|
| <b>Community colleges</b>  | 37%                        | 51%                | 63%              | 53%                | 52%                                | 53%                   | 18%                           |
| <b>Proprietary</b>         | 5                          | 8                  | 2                | 6                  | 21                                 | 13                    | 4                             |
| <b>Private (4 year)</b>    | 17                         | 11                 | 9                | 11                 | 8                                  | 8                     | 25                            |
| <b>Public (4 year)</b>     | 38                         | 27                 | 24               | 27                 | 14                                 | 21                    | 51                            |
| <b>Other</b>               | 2                          | 3                  | 2                | 3                  | 5                                  | 4                     | 2                             |

**NOTE:** Other institutions include less-than-4-year private nonprofit and less-than-2-year public.

**Source:** Congressional Research Service analysis of *National Postsecondary Student Aid Survey (1986)* data

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**HOW MANY 'NONTRADITIONAL' STUDENTS WORK AND GO TO SCHOOL?**

Table 4 shows the percentages of "nontraditional" and "traditional" students who reported that they worked for pay while attending school in the fall of 1986 and the average hours per week they reported working. Almost two-thirds of all undergraduates reported that they worked for pay. On average, they worked 29 hours per week. In some case, even higher percentages of "nontraditional" students reported working. Most notably, 80 percent of part-time students also worked while attending classes. Lower percentages of students without high school diplomas, single-parent students, and "traditional" students reported working while in school. For all groups of "nontraditional" students the average hours worked per week is quite similar--ranging from 33 hours to 36 hours per week. "Traditional" students who worked for pay worked fewer hours per week on average (21 hours per week) than "nontraditional" students.



**TABLE 4. Percentage of "Traditional" and "Nontraditional" Students  
Who Work for Pay and the Hours Per Week They Work**

|  | <b>All under-<br/>graduates</b> | <b>Independent</b> | <b>Part-<br/>time</b> | <b>24 or<br/>older</b> | <b>No HS diploma<br/>or equivalent</b> | <b>Single<br/>parents</b> | <b>"Traditional"<br/>students</b> |
|--|---------------------------------|--------------------|-----------------------|------------------------|--|---------------------------|-----------------------------------|
| <b>Worked for pay</b>                    | 64%                             | 70%                | 80%                   | 71%                    | 51%                                    | 59%                       | 53%                               |
| <b>Average hours<br/>worked per week</b> | 29 hrs/wk                       | 35 hrs/wk          | 36 hrs/wk             | 36 hrs/wk              | 33 hrs/wk                              | 35 hrs/wk                 | 21 hrs/wk                         |

**Source:** Congressional Research Service analysis of *National Postsecondary Student Aid Survey (1986)* data.

## **FEDERAL STUDENT AID**

### **Participation in Federal Aid Programs**

Eligibility for most Federal student aid is based on financial need. In general, financial need is determined by comparing a student's expected family contribution<sup>7</sup> with the student's cost of attendance.<sup>8</sup> The amount of financial need indicates the extent to which the cost of attendance exceeds the expected contribution. Students are more likely to be eligible for Federal student aid if their family income and assets are low and/or the cost of attending their institution is relatively high.

Table 5 shows the percentages of "traditional" and "nontraditional" students who receive any title IV aid,<sup>9</sup> a Pell grant, or a Guaranteed Student Loan (GSL). The table also provides average amounts for these three categories of aid together with average total cost of attendance.

We see different patterns of participation rates for different categories of students. For example, approximately the same percentage of independent students participate in title IV programs as do undergraduates overall (33 percent vs. 32 percent). Participation of part-time students in title IV programs is lower (12 percent) in part because their cost of attendance is lower on average. In addition, a part-time student attending less than half time would not qualify for either a Pell grant or a GSL.

Average amounts of aid are similar for all categories of students except those attending part-time. Again this is due at least in part to lower cost of attendance and resulting lower financial need for part-time students.

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<sup>7</sup>The expected family contribution refers to the amount a student and his or her family (if a dependent student) can "reasonably be expected" to contribute from both income and assets, as determined by an established formula.

<sup>8</sup>Cost of attendance includes tuition and fees, room and board, and other expenses, such as books, supplies, transportation, child care, and costs of services for the handicapped.

<sup>9</sup>Title IV of the HEA authorizes the following Federal student financial aid programs: Pell grants, Supplemental Educational Opportunity Grants, GSLs, College Work-Study, National Direct Student Loans (Perkins loans), and State grants supported with title IV State Student Incentive Grants funds.

## Unmet Costs of Postsecondary Education

Student aid does not cover all costs of attending postsecondary institutions. Data from *NPSAS 86* indicate that overall student aid<sup>10</sup> covered about 47 percent of total costs for those undergraduates receiving aid. Student aid covered even less of total cost for "nontraditional" students:

- Independent students: . . . . . 42 percent of costs covered
- Part-time students: . . . . . 36 percent of costs covered
- Older students: . . . . . 39 percent of costs covered
- Students without HS diploma or equivalent . . . . . 39 percent of costs covered
- Single-parent students . . . . . 41 percent of costs covered
- "Traditional" students . . . . . 50 percent of costs covered

Not only does student aid tend to cover less of the cost of attendance for "nontraditional" students, but these students have fewer options than "traditional" students do for increasing their financial resources. The *NPSAS 86* survey asked students what actions they had already taken if their "total educational expenses are higher than your financial resources." Nearly 40 percent of "traditional" students said they had asked their parents for money. Since many "nontraditional" students do not or cannot rely on their parents for financial support, this is not an option for increasing resources for schooling. For example, only 2 percent of independent students and 3 percent of single-parent students had asked their parents for funds to meet financial shortfalls. Similarly, 14 percent of "traditional" students had moved back home to reduce educational costs. Only 3 percent of independent students and only 5 percent of older students exercised this option.

Reducing their course load to reduce costs or even withdrawing from school were options some "nontraditional" students used more often than "traditional" students. For example, 8 percent of part-time students, 7 percent of older students, 8 percent of single-parent students, and 5 percent of "traditional" students reduced costs by dropping courses. While 3 percent of "traditional" students withdrew from school because of financial difficulties, 6 percent of students without diplomas and 7 percent of single-parent students followed this option.

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<sup>10</sup>Total aid includes, in addition to aid from title IV programs, aid from other Federal sources, and from nonfederal sources such as State aid and employer educational benefits.

**TABLE 5. Participation of "Traditional" and "Nontraditional" Students  
in Selected HEA Title IV Student Aid Programs (1986-87)**

|   | <b>All under-<br/>graduates</b> | <b>Independent</b> | <b>Part-<br/>time</b> | <b>24 or<br/>older</b> | <b>No HS diploma<br/>or equivalent</b> | <b>Single<br/>parents</b> | <b>"Traditional"<br/>students</b> |
|---|---------------------------------|--------------------|-----------------------|------------------------|--|---------------------------|-----------------------------------|
| <b>Any title IV<br/>aid</b>   | 32%                             | 33%                | 12%                   | 24%                    | 37%                                    | 48%                       | 39%                               |
| <b>Pell grant</b>   | 18                              | 24                 | 6                     | 16                     | 28                                     | 42                        | 17                                |
| <b>GSL</b>  | 20                              | 19                 | 7                     | 14                     | 24                                     | 25                        | 26                                |
| <b>Average total<br/>title IV aid</b>   | \$2,620                         | \$2,720            | \$2,104               | \$2,556                | \$2,792                                | \$2,782                   | \$2,591                           |
| <b>Average Pell<br/>grant</b>   | 1,397                           | 1,469              | 1,174                 | 1,377                  | 1,481                                  | 1,511                     | 1,338                             |
| <b>Average GSL<br/>loan</b>   | 2,177                           | 2,220              | 2,085                 | 2,204                  | 2,232                                  | 2,188                     | 2,163                             |
| <b>Average total cost<br/>of attendance<br/>(title IV aided<br/>students)</b> | 7,991                           | 8,813              | 8,022                 | 8,966                  | 8,943                                  | 8,954                     | 7,695                             |

**NOTE:** Title IV of the Higher Education Act authorizes the following Federal student financial aid programs: Pell grants, Supplemental Educational Opportunity Grants, Guaranteed Student Loans, College Work-Study, National Direct Student Loans (Perkins Loans), and State grants supported with title IV State Student Incentive Grants funds.

**Source:** Congressional Research Service analysis of *National Postsecondary Student Aid Survey (1986)* data.

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## **Trends During the 1980s in the Participation of "Nontraditional" Students in Title IV Programs**

Since "nontraditional" students make up a large proportion of all undergraduates, it would be useful to know whether their participation in title IV programs has increased or decreased during the last decade. Unfortunately, data limitations make it difficult to assess trends over time. For some groups (those without a high school diploma or equivalent and single-parent students) we have no data over time. For other groups of "nontraditional" students, data over time are limited.<sup>11</sup>

Table 6 presents the percentages of aided students for three groups of "nontraditional" students: independent students, part-time students, and students who are 24 or older. While limitations in the data require caution in the interpretation of trends over time, it appears that higher percentages of independent students and older students were among Federal student aid recipients at the end of the 1980s compared with the beginning of that decade. Participation of part-time students appears stable, at least in the second half of the 1980s.

**Independent Students.** The percentage of federally aided students who are independent appears to have risen during the 1980s. However, analysis of trends in independent students' participation in title IV programs is complicated by the change in the definition of who could be considered "independent" for purposes of establishing eligibility. Among other things, the 1986 reauthorization redefined as independent any student who is 24 or older by December 31 of the award year. Prior to the 1986 amendments, an independent student was defined (for the purposes of title IV) as "a student who is determined, pursuant to regulations of the Secretary, to be independent of the parents or legal guardians of the student" (sec 482(c)(2)).<sup>12</sup> Thus at least some of the increase in the percentage and number of independent students participating in title IV programs is due to this change in definition.<sup>13</sup>

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<sup>11</sup>See the appendix for a discussion of data sources for this section of the report.

<sup>12</sup>Analysis of NPSAS 86 data shows that nearly 14 percent of all dependent undergraduates in the fall of 1986 were 24 or older. If those students were reclassified as independent students, the percentage of independent students would increase from 37 percent to 46 percent.

<sup>13</sup>Noncomparable data make it difficult to determine trends in the percentages and numbers of GSL recipients. The 1982-83 data in the table include both graduates and undergraduates for the entire year (ED data on GSL borrowers for FY 1983 indicate that about 12 percent of all borrowers were graduate students. [U. S. Department of Education. "Dear Colleague Letter" from David C. Bayer, August 2, 1985]); the 1986-87 data includes only undergraduates but is a point-in-time estimate; the 1989-1990 data are annualized estimates for undergraduates.

**Part-time Students.** Nothing can be concluded about overall trends during the decade in the percentages of Federal student aid recipients who attend school part-time, because we have no data on part-time students from the early 1980s. Comparing 1986-87 and 1989-1990 data suggests that trends in the second half of the 1980s are stable: percentages of Pell, GSL, and title IV recipients attending school part-time are virtually the same for these 2 academic years; however, it is impossible to determine whether this is due only to an artifact of the data.

**Older Students.** The percentage of Pell grant recipients who are "older" students (24 or older) appears to have grown during the 1980s from 25 percent in 1980-81 to 38 percent in 1989-1990. The number of Pell grant recipients who are 24 or older also appears to have grown during the 1980s. In 1980-81 689,000 Pell grant recipients were 24 or older. In 1989-1990 the number was 1.25 million--an 81 percent increase.

Percentages of GSL borrowers and title IV recipients who are "older" students also appear to have increased between 1986-87 and 1989-1990, but we cannot tell how much of the apparent differences are due to artifacts of noncomparable data.



**TABLE 6. Percentage of Pell Grant, GSL, and Title IV Aid Recipients  
Who Are "Nontraditional" Students**

| <b>Student<br/>attributes</b> | <b>Pell grant recipients</b> |                |                | <b>GSL recipients</b> |                |                | <b>Title IV aid recipients</b> |                |                |
|-------------------------------|------------------------------|----------------|----------------|-----------------------|----------------|----------------|--------------------------------|----------------|----------------|
|                               | <b>1980-81</b>               | <b>1986-87</b> | <b>1989-90</b> | <b>1982-83</b>        | <b>1986-87</b> | <b>1989-90</b> | <b>1980-81</b>                 | <b>1986-87</b> | <b>1989-90</b> |
| <b>Independent</b>            | 41%                          | 50%            | 57%            | 35%                   | 36%            | 51%            | na                             | 38%            | 51%            |
| <b>Part-time</b>              | na                           | 14             | 16             | na                    | 12             | 12             | na                             | 14             | 15             |
| <b>24 and older</b>           | 25                           | 36             | 38             | na                    | 28             | 34             | na                             | 30             | 35             |

**NOTE:** Data are for undergraduates only except the 1982-83 GSL data, which include both undergraduates and graduate borrowers. Data for 1986 are point-in-time estimates. NA means data are not available.

**Sources:** *Pell Grant End-of-Year Report 1980-81*; *Who Receives Federal Student Aid?* by Washington Office of the College Board; Congressional Research Service analysis of *National Postsecondary Student Aid Survey (1986)*; and *Preliminary Estimates on Student Financial Aid Recipients, 1989-90*.

## APPENDIX

### SOURCES OF DATA FOR TRENDS IN TITLE IV PARTICIPATION

The following are the sources of data discussed in the last section of the report and presented in Table 6.

**Early 1980s.** Our data for the early 1980s come from reports for specific programs. (No data are available for overall title IV participation prior to 1986.)

- **Pell grant participation:** U. S. Department of Education (ED) Pell Grant End-of-Year Report for academic year 1980-81. Data are only available on independent students and students who were 24 years old or older. No data are available on part-time students.
- **GSL borrowers:** *Who Receives Federal Student Aid?* by the Washington Office of the College Board. Data are for FY 1983 (1982-83) and include only the number and percentage for independent students. Data are limited to students whose loans were issued through State guarantee agencies. Approximately 150,000 students who borrowed through the Federally Insured Student Loan program were not included. In addition, 5 State guarantee agencies--accounting for approximately 10 percent of all loan guarantees--did not provide data. Apparently, ED projected from the data it did receive "to the national total of loans insured by guarantee agencies." (p. 20)

**Mid-1980s.** Data for the mid-1980s come from the *National Postsecondary Student Aid Survey (NPSAS 86)* conducted during school year 1986-87 under ED sponsorship.

- *NPSAS 86* provides numbers and percentages of independent, part-time, and older students participating in the Pell and GSL programs together with those who received any title IV aid. One shortcoming of *NPSAS 86* is that it sampled students at one point in time (fall of 1986); thus totals are underestimated because samples were not taken for the full school year. For example, *NPSAS 86* data produce an estimate of 1.960 million Pell grant recipients; whereas Pell grant data for 1986-87 indicate there were 2.660 million recipients.<sup>14</sup> However, *NPSAS 86* estimates of proportions of students with a given characteristic may more closely parallel proportions derived from full-year data. For example, *NPSAS 86* data suggest that 50 percent of Pell grantees were independent students in 1986-87 and 36 percent were 24 or older. Data from the Pell grant office are similar: 54 percent independent students and 41 percent 24 or older.

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<sup>14</sup>U.S. Department of Education. Office of Postsecondary Education. Office of Student Financial Assistance. *The Pell Grant Program End of Year Report 1986-87 Award Year*. Washington. p. 32.

**Late 1980s.** Data for the late 1980s come from *NPSAS 90*, the follow-up ED survey for school year 1989-1990.

- Data come from preliminary tables released by ED in March 1991.<sup>16</sup> *NPSAS 90* surveyed students enrolled in postsecondary institutions between July 1989 and June 1990. Unlike *NPSAS 86*, the sampling scheme for *NPSAS 90* permits national estimates of annualized data. The preliminary tables are based on data from approximately 25,000 **aided undergraduates** and are derived from those students' institutional records. ED warns that final *NPSAS 90* results--which are due in the fall of 1991--may differ slightly from preliminary data.

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<sup>16</sup>U.S. Department of Education. Office of Educational Research and Improvement. National Center for Education Statistics. *National Postsecondary Aid Study: Preliminary Estimates on Student Financial Aid Recipients, 1989-1990*. E.D. Tabs NCES 91-335, by Jane Shepard and Andrew G. Malizio, Mar. 1991. Washington. Mar. 1991.